

Application No. 09/665,919

## REMARKS

Claims 73-89 are pending in the application. Claims 73-75, 77-83, and 87-89 have been withdrawn herein. Applicants reserve the right to pursue the withdrawn claims in one or more divisional patent applications.

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### *Election/Restriction*

Claims 73-89 are subject to restriction and/or election requirement. Applicants have withdrawn claims 73-75, 77-83, and 87-89. Applicants elect without traverse claims 76, and 84-86. Applicants respectfully submit that the elected claims are directed toward species 2. Species 2 is defined by the Examiner as follows:

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2. in a first transaction, a third-party financial management system executing a debit transaction with a first financial institution; comprising withdrawing funds from a first account owned by the user at the first financial institution;

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the third-party system holding the funds from the debit transaction in [sic] an intermediate account owned by the third-party [sic] system; and in a second transaction, the third-party system executing a credit transaction with a second financial institution, comprising depositing the funds in a second account owned by the user at the second financial institution.

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(Office Action mailed 11/30/2006, page 2).

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## CONCLUSION

In view of the foregoing amendments, Applicants respectfully submit that the restriction requirement has been complied with, and respectfully request examination of the claims as amended. Applicants submit that claims 76, and 84-86 are in condition  
5 for allowance.

## AUTHORIZATION TO CHARGE DEPOSIT ACCOUNT

If there are any fees due and unpaid in this application, please charge our Deposit Account No. 503616 for these fees.

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Respectfully submitted,  
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